

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

Claims 1-19 (Cancelled)

20. (New) A method for using a stored value card having associated card identification data comprising the following steps:

issuing the card;

purchasing the card by a purchaser, in any denomination having cash value, the purchasing step being performed during a card purchase transaction;

selecting an identifier, wherein the identifier is to be used with the card to verify an authorized user of the card when subsequently conducting a card transaction; and

activating the card after the selecting step by transmitting over a network to a card processing center the identifier and the card identification data;

wherein the identifier, the card identification data, and a card value amount are stored in a card account accessible by the card processing center,

and wherein the card is available for use after the activating step is performed.

21. (New) The method according to claim 20, further comprising establishing the card account at the card processing center, the account being uniquely associated with the card.

22. (New) The method according to claim 20, further comprising adding value to the card value amount.

23. (New) The method according to claim 20, wherein the card transaction comprises purchasing a good or a service, wherein the step of purchasing a good or service comprises decrementing the card value amount by the cost of the good or service.

24. (New) The method according to claim 23, wherein the step of purchasing a good or service comprises:

presenting to an agent the card and an item having a purchase price;
transmitting to the card processing center the card identification data, a second identifier, and data indicative of the purchase price; and
verifying the second identifier using the identifier.

25. (New) The method according to claim 23, further comprising the step of decrementing the card value amount by an amount corresponding to the purchase price.

26. (New) The method according to claim 20, wherein the card is inactive before the activating step is performed.

27. (New) The method according to claim 20, wherein the card value amount corresponds to an amount of payment tendered in the purchasing step.

28. (New) The method according to claim 20, wherein the activating step is performed by a gift donor and the card value amount is indicative of a gift amount.

29. (New) The method according to claim 20, wherein the stored value card is issued in cooperation with a sponsor.

30. (New) A method for processing a stored value card having associated card identification data, the method comprising the following steps:

assigning to the card an identifier to be used with the card identification data, the purchase of the card being performed during a card purchase transaction; and

after the identifier is selected, transmitting to a card processing center over a network the card identification data, the identifier, and a card value amount, wherein the card processing center establishes a unique card account, and stores the card identification data, the identifier,

and a card value amount to subsequently verify an authorized user of the card when the authorized card user conducts a card transaction.

31. (New) The method according to claim 30, further comprising the step of distributing the card to a user of the card.

32. (New) The method according to claim 30, further comprising the step of adding value to the card value amount.

33. (New) A system for using a stored value card having associated card identification data, the system comprising:

an issuer that issues the card;

a terminal that reads the card identification data from the card and, after selection of an identifier, transmits over a network the card identification data, the identifier, and a card value amount, wherein the card purchaser purchases the card during a card purchase transaction; and

a card processing center in communication with the terminal over the network to receive the card identification data, the identifier, and the card value amount, the card processing center activating the card after the selection of the identifier, establishing a unique card account, and storing in the card account the card identification data, the identifier, and the card value amount, enabling the verification of the validity of the card identification data using the identifier when an authorized card user subsequently attempts to conduct a card transaction.

34. (New) The system according to claim 33, wherein the issuer comprises a bank.

35. (New) The system according to claim 33, wherein the card is distributed to a user of the card.

36. (New) The system according to claim 33, wherein an additional amount is added to the card value amount.

37. (New) A method for activating a stored value card having associated card identification data, the method comprising the following steps:

after selection of an identifier, receiving over a network the card identification data and the identifier, wherein the card is purchased during a card purchase transaction;

activating the card upon receipt of the card identification data and the identifier;

establishing a unique card account; and

storing the card identification data, the identifier, and a card value amount to enable verification of an authorized user of the card when the authorized card user subsequently conducts a card transaction.

38. (New) The method according to claim 37, further comprising the step of distributing the card to a user of the card.

39. (New) The method according to claim 37, further comprising adding an additional amount to the card value amount.

40. (New) A method for processing a stored value card having associated card identification data, the method comprising:

after selection of an identifier, receiving over a network the card identification data and the identifier, wherein the card is purchased during a card purchase transaction;

activating the card upon receipt of the card identification data and the identifier;

establishing a unique card account;

storing the card identification data, the identifier, and a card value amount to enable verification of an authorized user of the card when the authorized card user subsequently conducts a card transaction;

presenting to an agent the card and an item having a purchase price;

receiving the card identification data, a second identifier, and data indicative of the purchase price; and

verifying the second identifier using the identifier.

41. (New) The method according to claim 40, further comprising the step of verifying that the card value amount is greater than or equal to the purchase price.

42. (New) The method according to claim 40, further comprising the step of decrementing the card value amount by the amount of the purchase price.

43. (New) The method according to claim 40, further comprising the step of transmitting an approval to the agent.

44. (New) A method for providing a transaction system, comprising:
issuing a stored value card;
purchasing the card, by a card purchaser, during a card purchase transaction, the card purchase transaction being performed after the issuing step, wherein the card has an initial cash value at a first time which is no earlier than a time at which the purchasing step is started;
selecting personal identification data, the personal identification data comprising an identifier for verifying an identity of an authorized user of the card; and
activating the card by transmitting activation data to a processing center, wherein the activation data include the identifier, wherein the activating step is performed after the selecting step, and wherein the identifier is stored in a storage device which is accessible by the processing center.

45. (New) A method for activating a stored value card comprising:
assigning to a card, no earlier than a starting time of a card purchase transaction, personal identification data, the personal identification data comprising an identifier for verifying an identity of an authorized user of the card, wherein the card is purchased by a purchaser during the card purchase transaction, wherein the card is devoid of an identifier earlier than the starting time; and
transmitting the personal identification data to a processing center, wherein the processing center stores the personal identification data.

46. (New) A stored value card transaction system, comprising:

a terminal which transmits personal identification data selected at a selection time, the card being purchased by a purchaser during a card purchase transaction, wherein, earlier than the selection time, the card is devoid of an identifier used to enable verification of validity of a use of the card for a card transaction, and wherein the personal identification data is transmitted no earlier than a starting time of the card purchase transaction; and

a processing center in communication with the terminal and configured to perform the steps of:

receiving the personal identification data from the terminal,

activating the card upon receipt of the personal identification data,

storing the personal identification data, and

using the personal identification data to enable verification of validity of a use of the card for a card transaction.

47. (New) A method for activating a stored value card comprising:

receiving personal identification data selected at a selection time, the card being purchased by a purchaser during a card purchase transaction, wherein, earlier than the selection time, the card is devoid of an identifier for verifying an identity of an authorized user of the card, and wherein the personal identification data are received at a receipt time which is no earlier than a starting time of the card purchase transaction;

activating the card at a time no earlier than the receipt time; and

storing the personal identification data to thereby enable verification of an authorized user of the card.

48. (New) A method for processing a stored value card, comprising the steps of:

receiving first personal identification data selected at a selection time, the card being purchased by a purchaser during a card purchase transaction, wherein, earlier than the selection time, the card is devoid of a first identifier for verifying an identity of an authorized user of the card;

activating the card at a time which is no earlier than a starting time of the step of receiving the identifier;

storing the first personal identification data to thereby enable verification of an authorized user of the card;

receiving, by an agent, the card and an item having a purchase price;

receiving second personal identification data;

receiving data indicative of the purchase price; and

verifying the second personal identification data using the first personal identification data.

49. (New) A method for using a stored value card comprising:

issuing a stored value card; and

performing a card purchase transaction, the card purchase transaction comprising:

selecting a set of personal identification data, the personal identification data being for verifying validity of a use of the card for a transaction which is subsequent to the card purchase transaction; and

purchasing the card by a card purchaser, wherein, prior to the card purchase transaction, the card is devoid of an identifier for verifying validity of a use of the card for a card transaction.

50. (New) A method for activating a stored value card comprising:

assigning to the card, no earlier than a starting time of a card purchase transaction, personal identification data, the personal identification data being for verifying an identity of an authorized user of the card, wherein a purchaser purchases the card during the card purchase transaction, wherein, earlier than the starting time, the card is devoid of a functioning identifier for verifying validity of a use of the card, and wherein the identifier is selected during the card purchase transaction.

51. (New) A system for using a stored value card comprising a terminal that transmits personal identification data selected at a selection time, the card being purchased during a card purchase transaction, wherein the card is devoid of a functioning identifier earlier than the selection time, wherein the personal identification data are transmitted no earlier than a

starting time of the card purchase transaction, and wherein the identifier is for verifying validity of a use of the card for a card transaction.

52. (New) A method for activating a stored value card comprising receiving personal identification data selected at a selection time, wherein, earlier than the selection time, the card is devoid of a functioning identifier for verifying validity of a use of the card, the card being purchased by a purchaser during a card purchase transaction, wherein the personal identification data are received at a receipt time which is no earlier than a starting time of the card purchase transaction, and wherein the personal identification data are for verifying an identity of an authorized user of the card.

53. (New) A method for processing a stored value card comprising:
receiving first personal identification data selected at a selection time, the card being purchased by a purchaser during a card purchase transaction, wherein, earlier than the selection time, the card is devoid of a functioning identifier for verifying validity of a use of the card;
activating the card at a time which is no earlier than a starting time of the step of receiving the first personal identification data;
storing the first personal identification data to thereby enable verification of an authorized user of the card;
receiving, by an agent, the card and an item having a purchase price;
receiving second personal identification data;
receiving data indicative of the purchase price; and
verifying the second personal identification data using the first personal identification data.

54. (New) A method for activating a stored value card having associated card identification data, the method comprising:
assigning to the card an identifier to be used with the card identification data, the purchase of the card being performed during a card purchase transaction; and

after the identifier is selected, transmitting to a card processing center over a network the card identification data, the identifier, and a card value amount, wherein the card processing center activates the card and stores the card identification data; and

storing the identifier and the card value amount to subsequently verify an authorized user of the card when the authorized card user conducts a card transaction.

55. (New) The method according to claim 54, further comprising the step of distributing the card to a user of the card.

56. (New) The method according to claim 54, further comprising adding value to the card value amount.